SERFF Tracking Number: AEGJ-127820390 State: Arkansas State Tracking Number: 50253 Filing Company: Transamerica Life Insurance Company

Company Tracking Number: ADV TLC CCF TC2 AR 1111

TOI: Sub-TOI: LTC03I.001 Qualified LTC03I Individual Long Term Care

Product Name: TCII

ADV TLC CCF TC2 AR 1111/ADV TLC CCF TC2 AR 1111 Project Name/Number:

Filing at a Glance

Company: Transamerica Life Insurance Company

SERFF Tr Num: AEGJ-127820390 State: Arkansas Product Name: TCII

SERFF Status: Closed-Filed State Tr Num: 50253 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Co Tr Num: ADV TLC CCF TC2 AR State Status: Filed-Closed

1111

Filing Type: Advertisement Reviewer(s): Donna Lambert

Shumaker, Patsy Holt

Authors: Julie Maclin, Joan

Date Submitted: 11/14/2011 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date: 11/14/2011

State Filing Description:

General Information

Project Name: ADV TLC CCF TC2 AR 1111 Status of Filing in Domicile: Not Filed

Project Number: ADV TLC CCF TC2 AR 1111 Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: Advertising not

required to be filed in domicile.

Disposition Date: 11/14/2011

Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Individual Market Type:

Overall Rate Impact: Filing Status Changed: 11/14/2011 State Status Changed: 11/14/2011

Deemer Date: Created By: Joan Shumaker

Submitted By: Joan Shumaker Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter on the Supporting Documentation tab.

Company and Contact

Filing Contact Information

Joan Shumaker, Advertising Manager joan.shumaker@transamerica.com

P.O. Box 93007 817-285-3363 [Phone] Hurst, TX 76053-3007 817-285-3394 [FAX]

Filing Company Information

Company Tracking Number: ADV TLC CCF TC2 AR 1111

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: TCII

Project Name/Number: ADV TLC CCF TC2 AR 1111/ADV TLC CCF TC2 AR 1111

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa

P O Box 93005 Group Code: 468 Company Type:
Hurst, TX 76053-3005 Group Name: State ID Number:

(800) 553-7600 ext. [Phone] FEIN Number: 39-0989781

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: 1 Advertisement X \$50 each

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Transamerica Life Insurance Company \$50.00 11/14/2011 53707219

Company Tracking Number: ADV TLC CCF TC2 AR 1111

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: TCII

Project Name/Number: ADV TLC CCF TC2 AR 1111/ADV TLC CCF TC2 AR 1111

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	11/14/2011	11/14/2011

SERFF Tracking Number: AEGJ-127820390 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 50253

Company Tracking Number: ADV TLC CCF TC2 AR 1111

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: TCII

Project Name/Number: ADV TLC CCF TC2 AR 1111/ADV TLC CCF TC2 AR 1111

Disposition

Disposition Date: 11/14/2011 Implementation Date: 11/14/2011

Status: Filed Comment:

Rate data does NOT apply to filing.

Company Tracking Number: ADV TLC CCF TC2 AR 1111

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: TCII

Project Name/Number: ADV TLC CCF TC2 AR 1111/ADV TLC CCF TC2 AR 1111

ScheduleSchedule ItemSchedule Item StatusPublic AccessSupporting DocumentCover LetterFiledYes

Supporting DocumentAR Variables DocumentFiledYesFormCare Coordination FlyerFiledYes

Company Tracking Number: ADV TLC CCF TC2 AR 1111

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

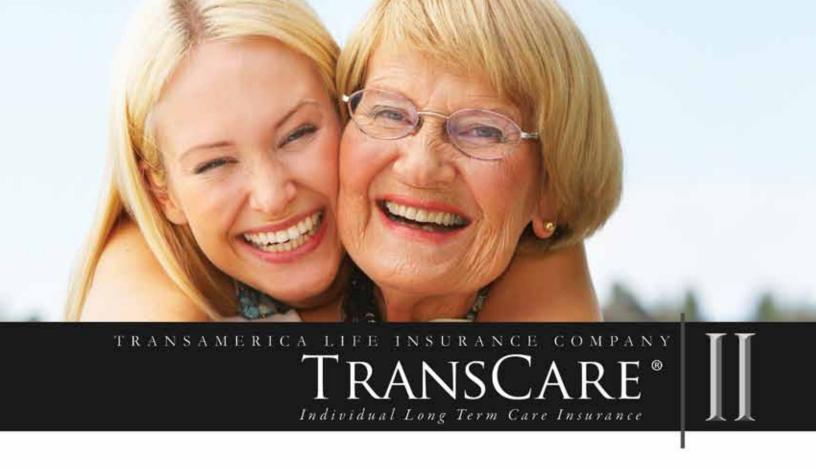
Product Name: TCII

Project Name/Number: ADV TLC CCF TC2 AR 1111/ADV TLC CCF TC2 AR 1111

Form Schedule

Lead Form Number: TLC CCF TC2 AR 1111

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Filed	TLC CCF	Advertising Care Coordination	Initial			TLC CCF
11/14/2011	TC2 AR	Flyer				TC2 AR 1111
	1111					filing.pdf



TRANSCARE® II LONG TERM CARE INSURANCE

can help guide you through the tough times.

Optional Care Coordination Benefit

Transamerica Life Insurance Company understands that the need for long term care may come at a time of emotional stress. That's why every TransCare[®] II policy comes with a valuable Care Coordination benefit. This benefit covers a Care Coordinator¹ who can help you answer some confusing questions such as:

- What type of care do I need?
- · Where do I find a qualified provider?
- What other alternatives are available?

The Care Coordinator:

- Is a Licensed Health Care Practitioner;
- Is normally familiar with your community and the variety of resources and services available to you locally; and
- Focuses on helping you identify the care you need.

Additionally, when you use a Care Coordinator who is approved and contracted by us, you also have access at no additional cost to the Remain at Home Benefit which may provide for Home Modifications, Caregiver Training for a Volunteer Caregiver, Therapeutic Devices or Technology and Medical Alert Systems.

The best way to help protect your future is to prepare. [Call] [your insurance agent/producer] [,]
[Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and
enrollment meeting] for details about all your choices and for information on how TransCare® II Long
Term Care insurance can help protect you from the high cost of long term care.



¹ For a Care Coordinator who is contracted and approved by Us, there is no charge to You for the covered services of a Care Coordinator. No amount will be subtracted from the Policy Maximum Amount. For a Care Coordinator who is not contracted and approved by Us, the Optional Care Coordination Benefit is limited to \$2,500, any amount paid for such covered Care Coordination services will be deducted from the Policy Maximum Amount, and the Care Coordinator must be employed by a Care Coordination Agency and provide Care Coordination services.
Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy TLC 2-P AR 0410.
Home Office: Cedar Rapids, IA
Administrative Office: P. O. Box 95302 Hurst, TX 76053

Company Tracking Number: ADV TLC CCF TC2 AR 1111

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: TCII

Project Name/Number: ADV TLC CCF TC2 AR 1111/ADV TLC CCF TC2 AR 1111

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Cover Letter Filed 11/14/2011

Comments: Attachment:

AR CCF Letter.pdf

Item Status: Status

Date:

Satisfied - Item: AR Variables Document Filed 11/14/2011

Comments: Attachment:

AR TC2 Variables.pdf



Home Office: Cedar Rapids, Iowa Long Term Care Division P O Box 95302 Hurst, Texas 76053-5302 800-553-7600, ext 3363 joan.shumaker@transamerica.com

November 14, 2011

Commissioner Jay Bradford Arkansas Insurance Department 1200 West 3rd Street Little Rock, AR 72201-1904

RE: Long Term Care Advertising

NAIC #: 86231 **FEIN #:** 39-0989781

Form # / Description:

TLC CCF TC2 AR 1111 Invitation to Inquire Care Coordination Flyer

Dear Commissioner Bradford:

Enclosed is the referenced form submitted for your review and approval. This form is intended to replace TLC CCF TC2 AR 0611, approved by your department on July 22, 2011 (SERFF # AEGJ-127211234).

The only change was to change information that the Care Coordinator is a "Licensed Health Care Practitioner". It previously indicated a Care Coordinator would be chosen from our list, which is incorrect.

This form will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on October 11, 2011 (SERFF #AEGJ-126778143).

It is our intention to use this form in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document on the Supporting Documentation tab.

We trust that this form will meet with your approval. If you have any questions, please contact me.

Sincerely,

Joan Shumaker, AIRC, ACS, LTCP

Advertising Manager

Transamerica Long Term Care Division

Joan Shumaker



Home Office: Cedar Rapids, Iowa Long Term Care Division P.O. Box 95302 Hurst, TX 76053-5302

ARKANSAS Statement of Variability For Illustration Form(s) TLC CCF TC2 AR 1111

Cover page:

[Call] [your [insurance agent/producer] [Transamerica Life [at XXX-XXXX-XXXX]/ [or] [A]ttend an insurance sales presentation and enrollment meeting]." - is variable throughout each form depending upon the employer or association. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

Last page:

Contact [your insurance agent/producer] [or] [Transamerica Life] – is variable throughout each form depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.